

State Farm Fire and Casualty Company
A Stock Company With Home Offices in Bloomington, Illinois

PO Box 853907
Richardson, TX 75085-3907

AT2 H-26-2404-FC08 F H W
 3200
BROWN, CAROLYN ALVAREZ & NOAH
9920 HUNTERS RUN
MIDWEST CITY OK 73130-4524



ST-
0206-0000



RENEWAL DECLARATIONS

AMOUNT DUE: **None**
Payment is due by TO BE PAID BY MORTGAGEE

Policy Number: 36-CB-B929-9

Policy Period: 12 Months
Effective Dates: FEB 15 2021 to FEB 15 2022
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent
DAVID HOFFHINES
6444 NW EXPRESSWAY STE 450
OKLAHOMA CITY OK 73132-5131

Phone: (405) 787-1111 or (405) 720-8100

Homeowners Policy

Location of Residence Premises

9920 HUNTERS RUN
MIDWEST CITY OK 73130-4524

Construction: Masonry Veneer
Year Built: 1994

Roof Material: Composition Shingle
Roof Installation Year: 1994

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions.
Coverage A has increased \$17,200.00 over last year.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

PREMIUM

Annual Premium	\$2,462.00
<i>Your premium has already been adjusted by the following:</i>	
Home Alert Discount	Home/Auto Discount
Claim Record Discount	Loyal Customer
Total Premium	\$2,462.00

Prepared DEC 28 2020
HO-2000
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Thanks for letting us serve you...

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(o1F1080B) 04-04-2016

**NAMED INSURED**

BROWN, CAROLYN ALVAREZ & NOAH

MORTGAGEE AND ADDITIONAL INTERESTS

Mortgagee
 NATIONSTAR MORTGAGE LLC
 DBA MR COOPER
 ISAOA/ATIMA
 PO BOX 7729
 SPRINGFIELD OH 45501-7729

Loan Number :
0677699811**SECTION I - PROPERTY COVERAGES AND LIMITS**

Coverage	Limit of Liability
A Dwelling	\$ 204,000
Other Structures	\$ 20,400
B Personal Property	\$ 153,000
C Loss of Use	\$ 61,200
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 1,000

INFLATION

Inflation Coverage Index: 272.7

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses 1%	\$ 2,040

LOSS SETTLEMENT PROVISIONS

- A1 Replacement Cost - Similar Construction
- B1 Limited Replacement Cost - Coverage B

DEC 28 2020



36-CB-B929-9

SF-
0306-0000**FORMS, OPTIONS, AND ENDORSEMENTS**

HW-2136	Homeowners Policy
Option ID	Increase Dwlg up to \$40,800
Option OL	Ordinance/Law 10%/ \$20,400
Option JF	Jewelry and Furs \$1,500 Each
	Article/\$2,500 Aggregate
HO-2310	*Amendatory Endorsement
HO-2356	*Amendatory End - Liability
	*New Form Attached

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael T. Lyons
President



Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.

DEC 28 2020